lovetoknow
advice women can trust
Logo will not print with document

Insert Your Name Here
Insert Your Address Here
City, State, Zip

Insert Date

Addressee Name
Company Name
Street Address
City, State Zip

Insert Greeting (Mr./Ms./Miss/Mrs.) Last Name:

I am writing to explain the situation that has resulted in delinquency with my mortgage loan and to request consideration for approval of a loan modification in light of the circumstances that led to this problem. My mortgage number is (insert number here). As my account record will show, my account with your institution remained in good standing from the beginning of my mortgage term until (insert number of months) ago. At that time, (specify “I”, “my spouse”, or “my child”) was diagnosed with (insert type of serious medical condition).

Because of this serious health problem, (insert “I” or “my spouse”) have been unable to work for a period of time. This has resulted in a significant loss of income, which, paired with the expenses associated with diagnosis and treatment, has put me in a situation of being unable to keep up with my mortgage payments. This is why I am requesting that (insert name of financial institution) consider a loan modification for my account. A reduced payment will make it possible for me to bring my account to current status and to avoid additional problems with making payments as I continue to deal with this serious health problem over the coming months.

Without the occurrence of this unexpected medical situation, my account never would have fallen behind. I am committed to doing everything that is in my power to bring my account to current status and to be able to remain in the home while meeting my obligations to your company. Please let me know how to proceed as we work toward reaching terms that are agreeable and beneficial to all parties involved. I greatly appreciate your time and consideration and look forward to hearing from you soon. I can be reached at (insert phone number), at the address printed on the top of this letter or via email at (insert email address).

Regards,

Insert Your Name